[A Good Investment]

A GOOD INVESTMENT

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Andrew Johnson (Negro)

168 Pope Street

Athens, Georgia

Insurance Agent

Bradley - A GOOD INVESTMENT

One afternoon I went out on West Broad Street, one of Athens largest negro sections, for an interview. When I arrived at the address I found that my consultant had just left town. I rested for a few minutes, then went on my way wondering where I could go to get my next story.

As I walked down the street, I saw a nicely dressed, young negro man go up on a porch and rap on the front door. In his hand he had a book, to which he kept referring, while waiting for a response to his knock. No one answered and he turned to leave. I knew that insurance agents were usually out collecting on that day, so I asked him if that was his business.

"Yes, Miss," he said, "and I like it very much."

"Would you take the time to tell me something of your life work?" I said.

"Sure I will," he said. "Of course this is one of my busiest days, but I can make up the time I guess. But why do you want to know anything about my life? he continued. "I haven't lived in this old world so very long and my life story might not be of much account.

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I explained to him what my business was and why I wished his story.

"All right he said "if you wish we can talk right here." He looked around for a place for me to sit down. On the porch was a swing with most of the seat torn out. It did not look to be very strong either so I was afraid to risk it.

"I'll just sit right here on the edge of the porch," I said.

"Wait, Miss, it is very dusty," he said. He went to his car which was parked in front, brought a newspaper and spread it out for me to sit on. He stood very respectfully and we began our conversation.

Anthony Jackson is a negro far above the average of his race, about twenty-six years of age, rather tall and slender. He has, bright black eyes that were keen with [enthusiasm?] and his short mustache gives him the appearance of being older than his years. He was dressed in a neat business suit with a soft felt hat to match and wearing a nice looking ring, which he afterwards told me was his fraternity ring. Being a well educated negro his conversation shows none of the characteristics of the illiterate Negro.

"I was born," he began, "right here in Athens, Georgia, down on Pope Street. I live at 168 Pope Street now, but that's not where I was born. My childhood was 3 very happy. Somehow we children had a better living than a lot of colored children. There were just two of us children. Yes, Ma'am, just two of us, one brother and myself. I owe the most of my advantages though, to my mother and her people. She had fine people on her side. I don't remember my father very well; he died when I was just six years old. Of course, there are a few little things I can remember. Funny how little things stick with you. I can remember good one day when he took me 'cross his knee and paddled me for running away. Oh, it didn't hurt such, it hurt my feelings more, than anything else. Yes, Ma'am, my parents were strick on us. We were not allowed to run 'round on the streets like a lot of children.

["My?] father was a carpenter and did well. Yes, he made good money. He always took his money home to my mother and she put it away with what she made. Yes, they pulled together. Yes, my mother, she worked too. My father didn't leave us much money, just a little insurance, that's all. He had a nice funeral. Of course I went, but I can't remember much about it. She doesn't want us boys to forget our father, so she keeps us in mind of

him all the time. No, we had a small family. Large families, I guess are nice, but my daddy died and left us so young; I reckon it's best that there were only two of us.

We don't own our home, never have owned one, but we are planning to try to borrow some money soon and start us one. Of course I have to have a car in my business.

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We live in a nice house now. Oh! it isn't fine, but it's all right for now. It isn't so much to look at but my mother is proud or how comfortable it is. And her flowers! I just wish you could see them. If you ever happen to be down that way stop at 168 Pope Street and see my mother and her flowers. She's not there all the [time?], but most in general she is. She does [? shing?] so that keeps her there. She is a good cook too, but she don't cook out, just cooks for us. She makes a nice house for us, too.

"[Somehow?] after my father died, we got along better than we did when he was living. I believe I told you my mother had fine people, well they helped my mother raise us two boys.

"I have a fairly good education, and would have had more, but I had an accident that disabled me for a while. The first school I went to was Knox Institute, right over here on [Reese?] Street. When I went to the old Union Baptist school over on Baxter Street. [These?] are both elementary schools. Part of the time, too, I went to Morris Brown School in Atlanta. The reason I went there, my father worked there a short while, so we moved with him. When we came back to Athens, I went to Walker Baptist College in August and I finished there. I was a pretty good athlete and I got a scolarship for playing ball. That was a fine school but it only carried you so far and no father. My real college education was at State College over in South Carolina. While I was there I majored in chemistry and minored in biology. I was working toward a pre-med degree.

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I really wanted to be a doctor, but, during the time I was in college, I got a [fractured?] skull and had to quit my course. I believe I told you while ago about my accident. Well, I can't say just how it happened, it was done so quick. The first I knew I was in a hospital and doctors and nurses were all around. I was seriously injured and have never been able to go back to school. Sometimes now I am tempted to try it.

"I began writing insurance when I had to quit school, and have been at it now for several years. It is nice work and pays well. I'm with the North Carolina Mutual Company and my office is in the Mack Payne building on Washington Street. Our district office is in Atlanta and the home office is in Durham, North Carolina. There are three things we need when we get sick. God, a good doctor and life insurance. Insurance is surely a good investment. People of my color believe in insurance. They say that's the only way they can save money. It's too easy to draw out of the bank. Funny thing too about insurance - it looks like the poorer and more ignorant they are, the more particular they are about keeping their payments up. Seems that [those?] who know values do not carry protection.

"Collecting is not so bad as some people think. Most people are pleasant about it. The first week in the month is always good, but the last gets kinder tough. I try to help my customers all I can when they can't pay. One old lady pays all her insurance in vegetables. Sh has a good garden and we don't have one where we live, so she furnishes us all the kinds of 6 vegetables she raises and in turn I [dodust?] the amount for the vegetables from the amount she owes the company and I take care of her premiums myself when they come due. It's all the same to me. We write a lot of different kinds of policies. [Indowment?], participating, industrial, sick and [accident?] and most every kind any other company carries. One of the finest kind we write is group insurance. Usually that is for a firm where lots of people are working. The head of the firm takes it out, and the premiums are taken out of their salaries. That is fine, for it compels people to have protection.

"I forgot to tell you, I have taught school some. I liked that too but like insurance better. This spring when schools were gettin' in such a mess, I was glad I was out of it. Governor

Rivers is 'bout to get things straightened out though. I thought he would if they would just give him time.

"Going back to writing insurance," he continued, "we have some funny things to happen. Our company is fine to pay off. We never have any trouble on lawsuits or anything like that. Of course there are always people who think they are [mistreated?].

"A man who had a policy with us got sick and was down a long time. We knew he was going to die and he did too. His wife kept up his premiums. One day they told her when the end was near; this woman left her husband and came to our office.

"Good morning," I said, "can I do anything for you? I really was surprised to see her for I had heard John was dying."

"Yes, sir," she said, "John 'bout gone; I [jist?] thought I'd let you know, so you could rush up the insurance."

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"I explained that we couldn't do anything until after he died."

"Well," she said, "he caint come back fer his eyes is done set. Now how [is?] I ter berry him?"

"I told her to let me know as soon as he died and I would see that she would not be worried about putting him away. In a few hours he passed away and he was put away in grand style."

"One right troublesome policy is the sick and accident. People will try to impose on us. Even if it is my own race I'm talking about, some of 'em are crooks. They will lay off from work from pure laziness, and then want to collect for it. We have some strict regulations though, and it's hard for them to get by now.

"Yes," in answer to a question, "I go to church, [Ebernezer?] Church, that big one right around the corner. J. C. [Gresham?] of Atlanta is the pastor. Yes, Ma'am, I'm baptist. I'm a junior deacon and I help usher, this is, when I don't sing in the choir. Yes, I sing or rather I like to. What voice I have is tenor. I never have studied singing but I wish I had. We have special music only on first Sunday. I don't go to the B.Y.P.[U?]. much. Guess I should, but I don't.

"Yes, I believe every one should vote. I never have, but I'm qualified, so I'm [goin?] to vote next time. I'm crazy about President Roosevelt. Why, Miss, he helped give me my schooling. It was NYA work. I was assistant to the physical education instructor at this college in South Carolina, I was telling you about. Yes, Ma'am, I believe in voting. My fraternity had a 8 motto that says, [a?] voteless person is a helpless person.'

"I've never married, I guess I'm old enough, but I never have felt like I had enough money. It takes money to set up a home. Course now, I don't know how long I'll be single, but like it is now, I'm afraid to get mixed up with anything like that. Oh! I have a nice friend and I guess we sorter have an understanding, but I haven't ever breathed getting married yet."

It was getting late and I knew he should be busy with his collecting, so I thanked him and went on my way. He went in the next house and as I passed I heard someone say, "Good evenin', Mr. Jackson, it sure is a good thing you come right when you did. I wuz jest about ter spend my polishy money."